

10/579213

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Docket No. 290913US28PCT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: Anthony E. THORLACIUS

SERIAL NO: New U.S PCT Application Based on PCT/EP04/51470

GAU:

FILED: Herewith

EXAMINER:

FOR: AUTOMATED CREDIT RISK INDEXING SYSTEM AND METHOD

INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR 1.97

COMMISSIONER FOR PATENTS
ALEXANDRIA, VIRGINIA 22313

SIR:

Applicant(s) wish to disclose the following information.

REFERENCES

- ☒ The applicant(s) wish to make of record the references cited in the International Search Report and listed on the attached form PTO-1449. Copies of the listed references are attached, where required, as are either statements of relevancy or any readily available English translations of pertinent portions of any non-English language references.
- ☐ A check or credit card payment form is attached in the amount required under 37 CFR §1.17(p).

RELATED CASES

- ☐ Attached is a list of applicant's pending application(s), published application(s) or issued patent(s) which may be related to the present application. In accordance with the waiver of 37 CFR 1.98 dated September 21, 2004, copies of the cited pending applications are not provided. Cited published and/or issued patents, if any, are listed on the attached PTO form 1449.
- ☐ A check or credit card payment form is attached in the amount required under 37 CFR §1.17(p).

CERTIFICATION

- ☐ Each item of information contained in this information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement.
- ☐ No item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to the knowledge of the undersigned, having made reasonable inquiry, was known to any individual designated in 37 CFR §1.56(c) more than three months prior to the filing of this statement.

DEPOSIT ACCOUNT

- ☒ Please charge any additional fees for the papers being filed herewith and for which no check or credit card payment is enclosed herewith, or credit any overpayment to deposit account number 15-0030. A duplicate copy of this sheet is enclosed.

Respectfully submitted,

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Form PTO 1449 (Modified)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY DOCKET NO. 290913US28PCT		SERIAL NO. New U.S PCT Application Based on PCT/EP04/51470	
LIST OF REFERENCES CITED BY APPLICANT				APPLICANT Anthony E. THORLACIUS			
FILING DATE Herewith				GROUP			
U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROPRIATE	
AA	2003/0018550	1/23/2003	ROTMAN, Frank Lewis et al.				
AB	5 696 907	12/9/1997	TOM, Mohimm Daniel				
AC							
AD							
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AH							
AI							
AJ							
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AL							
AM							
AN							
FOREIGN PATENT DOCUMENTS							
	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION YES NO			
AO	197 34 735	2/18/1999	DE		NO		
AP	0 468 229	1/29/1992	EP		NO		
AQ							
AR							
AS							
AT							
AU							
AV							
OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, etc.)							
AW							
AX							
AY							
AZ						<input type="checkbox"/> Additional References sheet(s) attached	
Examiner				Date Considered			
*Examiner: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							